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Attorney Docket No. 021932-000002

including an amount of cash in said transfer to said GRAT at least equal to the first year's annuity on an estimated present value basis assuming a rate of return on said amount of cash in said GRAT;

deferring the payment of said options in said annuity by including some or all of said cash in at least one annuity payment, thereby reducing the number of said options required to be paid as part of said annuity, and increasing the number of said options remaining in said GRAT; and

establishing at the time said GRAT is established an Irrevocable Life Insurance Trust (ILIT) that provides a life insurance policy on said grantor with said family member grantees as named beneficiaries, said ILIT to receive said assets of said GRAT on said GRAT's natural termination.

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#### REMARKS

Claims 1, 13, and 25 are amended.

Applicant respectfully requests entry of the foregoing amendment to the claims. The amendment deletes certain steps from the methods of claims 1, 13, and 25 related to providing for removal of stock options from a GRAT, and also deletes from claim 25 the step of removing some or all stock options from the GRAT. Please see the attached mark-up of the amendment. Inclusion of these steps in the claims is unduly restrictive, as these steps are not essential to the invention.

The amendment adds no new matter, and does not substantially effect the disclosure.

Respectfully submitted,

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